



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

828952

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Attorneys for BANK OF AMERICA, N.A.

In Re:

KATHLEEN P CARTER F/K/A KATHLEEN P  
BEHRENS F/K/A KATHLEEN P RYAN

Debtor

Order Filed on October 1, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-25691 - VFP

Hearing Date: 09/24/2019 @ 10:00 AM

Judge: Vincent F. Papalia

Chapter: 7

Recommended Local Form:  Followed  Modified

**ORDER VACATING STAY**

\_\_\_\_ The relief set forth on the following page is hereby **ORDERED**.

**DATED: October 1, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

Upon the motion of BANK OF AMERICA, N.A., under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property more fully described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Simple Interest Loan Note, Disclosure and Security Agreement and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure.

Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

Personal property more fully described as:

2017 CHEVROLET SILVERADO 2500HD (VIN  
#1GC1KUEG2HF230045)

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kathleen P Carter  
 Debtor

Case No. 19-25691-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db +Kathleen P Carter, 10 Jefferson Street, Vernon, NJ 07462-3538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
 James C. Zimmermann on behalf of Debtor Kathleen P Carter jim@jzlawyer.com, office@jzlawyer.com  
 Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
 rsolarz@kmllawgroup.com  
 Robert Davidow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
 Sherri Jennifer Smith on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com,  
 nj.bkecf@fedphe.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6